

**Airdrie Citizens Advice Bureau**



# **Annual Report 2023-2024**

**Resolute and Ready for the Future**

**September 2024**

# Contents

---

CAB Aims and Principles	3
History of Airdrie Citizens Advice Bureau	3
Our Values, Purpose, Vision and Mission	4
Chairperson's Introduction	5
Chief Executive Officer's Report	6
Social Policy	7
Volunteer Recruitment & Development	8
Social Media	8
Specialist Projects	
Befriending Project	9
Cash First Initiative	9
Crisis Intervention Project	9
Energy Advice	9
EU Citizens Support	10
Gambling Support Service	10
Help to Claim	10
In-Court Advice Service North Lanarkshire	11
Lloyds Pre-Debt Support Project	11
Money Talk +	12
Monklands Hospital Outreach (NHS Mental Health Project)	12
Parent Partnership Project	12
Patient Advice and Support Service	12
Pension Wise	13
VANL Action Beyond Courage	13
Welfare Rights & Tribunal Service	13
Statistics	14
Client Comments	15
Thanks to Funders	16

## CAB Aims and Principles

The aims of the Scottish CAB network are:

***"To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their needs effectively."***

***and, equally***

***"to exercise a responsible influence on the development of social policies and services, both locally and nationally."***

Citizens Advice Bureaux work according to the four main principles:

- Free – the service to clients is provided free of charge
- Impartial – advisers give information and advice in a non-judgmental way
- Confidential – advisers keep confidential all that clients tell them, only disclosing with a client's permission
- Independent – CAB are independent organisations which owe no allegiance to any government or political party

## History of Airdrie Citizens Advice Bureau

Citizens Advice Bureaux first appeared in 1939 and were part of the United Kingdom government's response to the public's need for advice and information during the Second World War. Many enquiries were connected to wartime issues - tracing relatives and lost ration books. Other enquiries, though, related to income tax worries and employment issues.

The first Scottish bureau was in Glasgow, but further bureaux were set up in Edinburgh, Aberdeen and elsewhere. When the war ended, the CAB remained a familiar, independent place where people could turn for help – so they did, and bureaux continued to be part of the daily life of Scotland.

There had been a Citizens Advice Bureau in Airdrie, but it had ceased to operate sometime in the 1950's. On Monday 15<sup>th</sup> November 1971, a new Citizens Advice Bureau opened.

Originally based in the Parochial Board offices in North Bridge Street, it relocated to the former Anderson Street Post Office in 1983 before moving in August 2020 to its current home in Stirling Street.

## Our Values

- **Professionalism** - we take pride in our work and use our knowledge and skills to take ownership for providing high quality advice
- **Partnership** - we are committed to making a positive difference through our actions and take a flexible approach to working with and helping others
- **Teamwork** - we support each other to achieve our goals whilst demonstrating trust, integrity and respect
- **Equality** - we treat all clients and colleagues with sensitivity and compassion without judgement

## Our Purpose

Using our knowledge and expertise to bring about positive, sustainable improvement to people's lives in Airdrie and the surrounding community.

## Our Vision for Our Clients

Through the provision of general and specialist advice, combined with support and guidance we will achieve positive outcomes for everyone in Airdrie, and the wider community whenever they need us.

## Our Vision for Our Operating Environment

When making decisions locally and nationally, policy makers understand the impact of their decisions on the people who rely on and deliver our services.

## Our Vision for Our Team

Our volunteers and employees feel valued, have confidence in their knowledge and skills, and are passionate about offering advice, which makes a real difference to our community.

## Our Mission

To be of value to our clients, through understanding the challenges they face, then providing appropriate advice, support, and where possible, empower them at their time of need.

## Chairperson's Introduction



Airdrie Citizens Advice Bureau remains committed to being a trusted and valued organisation serving our community. During the year we have provided clients with the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem. Our dedicated staff and volunteers have continued to work tirelessly to provide quality information, advice and support.

As the cost-of-living crisis hit hard, our role in offering knowledgeable, impartial, and personalised help was invaluable to many local residents. To support this demand, we continued to evolve to meet the changing needs of our local community. We made continued efforts to seek new and additional funding to be able to better support local people.

We remain committed to developing a strong team, supporting staff and volunteers with comprehensive training to deliver service improvements in order to meet the high demand from our clients. The statistics illustrate the level of hard work from staff and volunteers, however some of the work is not measurable; it is no exaggeration to say that often our help is life changing.

We would only be able to deliver a fraction of this work without the support of many partners and we express our sincere gratitude to our funders, Citizens Advice Scotland, and our community partners for their unwavering support.

The Board of Trustees have worked hard this year to ensure the continued strategic development of the organisation can meet the challenges ahead. The positive changes will continue to build our capacity, secure Airdrie CAB's long-term sustainability, improve the value for money of our service and give us an edge in an increasingly competitive funding environment. The Board of Trustees maintained their focus on good governance, leadership, and supporting the management of the CAB to ensure future growth development and financial resilience.

Airdrie Citizens Advice Bureau's greatest strength remains the commitment and passion of our workforce of volunteers and staff, who have stepped up with exceptional resilience and determination in the face of all the challenges this year has brought. They have enabled us to stay true to our purpose, and the trustees are extremely grateful to all of them.

It is worthwhile to pause and look back with pride at what has been achieved. In that spirit, I would like to extend my personal thanks to all of our trustees, volunteers, staff, partners and supporters for their help and support during the year.

In conclusion, Airdrie Citizens Advice Bureau reaffirms its commitment to serving the community, adapting to changing needs, and standing ready to face the challenges that lie ahead. Together, we will continue to make a meaningful difference in the lives of the residents of Airdrie.

Thank you.

**Ronnie Miles**  
**Chairperson**

## Chief Executive Officer's Report



In life, we all face challenges that can, at first glance, seem overwhelming. At Citizens Advice, we believe that nobody should have to face issues without recourse to quality, independent advice.

For over 50 years, the residents of Airdrie have depended on our free, confidential and totally impartial service. When we say we're here for everyone, we really do mean it. No other organisation deals with the scope of issues that we do. This gives bureaux a unique understanding of the challenges people face and allows the wider network to campaign nationally on major issues.

Over the past year, there has been a recurring pattern of welfare benefits, debt, housing issues and financial assistance, particularly domestic energy charges. The latter shows little sign of abating. Such issues put a considerable emotional and financial strain on hundreds of thousands of people across the country. That's why bureaux exist: to help inform, advise and empower.

Many of the people we help have experienced a big life change and knowing how to take appropriate action isn't always obvious; solving challenges is often about having the necessary skills and the correct information.

One of the bureau's many strengths is flexibility - tailoring advice to distinct needs, whether double-checking information or to advise on the best course of action. It is, however, getting harder for advisers to find adequate solutions for people with costs outstripping income. For many service users their money simply doesn't cover the essentials. As inflation increased, many were hit by rapidly increasing costs of living.

The people bureau assist, are often from among the most disadvantaged in society and more likely to have a low income, rent their home, or have a disability or long-term health condition. Many faced terrible choices, such as whether to heat their homes, or feed and clothe their families.

Energy advice was indeed a constant last year, with many people unable to pay their fuel bills. In conjunction with Home Energy Scotland, Airdrie CAB supplied fuel vouchers to those struggling to top up prepayment meters as well as giving energy saving tips and advice. As winter approached, financial challenges were again laid bare by the number of people coming to CAB for assistance in applying for crisis grants, a referral to a food bank or help accessing other charitable support.

Contrary to popular belief, CABs are not a government funded agency and whilst Airdrie Citizens Advice Bureau is a member of Citizens Advice Scotland, the bureau is a local charity that relies on donations and project funding from a range of sponsors.

In the past, the bureau's main source of income was North Lanarkshire Council, but over the last decade this core contribution has been reduced to approximately 5% of total funding. The charity has, however, in recent years focussed on increased fundraising, obtaining financial support from other organisations along with undertaking some specific funded projects, details of which are contained within this report.

Volunteers are vital to our service, they take on a range of roles - advisers, administrators, tutors, campaign workers and trustees; they are and always have been our greatest asset. Their unwavering commitment to our service users is truly, truly exceptional and I would like to once again extend my sincere thanks to one and all.

It is both a pleasure and a privilege to lead such a brilliant team. The bureau's achievements, as laid out in this report, evidence the hard work and dedication of everyone at Airdrie CAB and we are resolute and ready for the future.

**Elaine Tock**  
**Chief Executive Officer**

## Social Policy

Social policy work is an important part of the work of the Scottish Citizens Advice network and CAS carries out work to influence social policy in the UK. It is the second, but equally important, of our two organisational aims. But what is social policy? Social policy is, in general terms, public policy that relates to social issues.

These issues relate to wellbeing and include things like debt, housing, money, benefits - the types of problems brought to all bureaux.

Collectively, bureaux identify trends in issues. Once a problem is recognised as being prevalent, CAS then investigates why it is causing individuals adversity or difficulties.

When volunteers begin their CAB journey, they learn about social policy and the importance of raising it. The work our advisers do is vital. Using the data and insights of Scotland's bureaux, CAS then work out what course of action to take in helping provide an answer to the problem. Such as informing the media, holding meetings with government - briefing politicians.

The work is evidence-based, which makes a genuine difference in our ability to achieve positive change. The bureau will continue to participate in national campaigns in the year ahead, highlighting evidence built from clients across Scotland on a range of issues.

## **Volunteer Recruitment & Development**

Without volunteers, there would be no Citizens Advice Bureaux. The CAB service is powered by volunteers of all ages and from all walks of life. A significant number join CAB to gain valuable work experience or to take up a new challenge and gain immense satisfaction in helping their community.

Circumstances frequently change, meaning that they are no longer able to dedicate their time. It is, therefore, vital that bureaux prepare and train their successors so that the service can meet the ever-increasing demand.

Training consists of practical and tutor-led sessions which introduce all aspects of advice work. The training is supported by Citizens Advice Scotland's online learning management system CASLearn. This provides flexibility and access to e-learning at a time that suits individual needs.

Airdrie CAB is very fortunate to have a number of dedicated volunteers, who bring a wealth of life and work experience to the bureau.

## **Social Media**

Over many years, the bureau has built on its social media presence - operating over Facebook and X (previously Twitter). These platforms are updated regularly; posts and tweets highlight specialist projects - offering advice, tips, and local and national



campaign messages; overseen by our Social Media Coordinator Leeanne, whose continued commitment is greatly appreciated.

The Airdrie CAB website continues to be a fully functioning, brand-consistent, and engaging platform, for clients, volunteers, staff, and stakeholders. The bureau has always been innovative, embracing new opportunities to serve and reach the community in ways that will make a real positive difference. Social media provides opportunity for development.

## Specialist Projects

The specialist projects seek to enhance the bureau's general service provision.

### **Befriending Project**

Funded by National Lottery Improving Lives until August 2023 and subsequently by Citizens Advice Scotland, this service was established to provide a befriending service to those suffering from isolation and loneliness due to disability and/or poor mental health. The bureau secured funding for this project until July 2024.

### **Cash First Initiative**

Working in partnership with Motherwell CAB, Cash First is an initiative focusing on enhancing access and engagement with the North Lanarkshire Gateway, ensuring a dignified and holistic approach to tackling food poverty. Delivered in the most deprived localities of Motherwell, Wishaw and Airdrie, both bureaux work alongside community organisations in both one-to-one and group settings providing advice and support.

### **Crisis Intervention Project**

Few people are fortunate enough to get through life without facing a crisis. For many, only early intervention prevents a crisis becoming a catastrophe. Using funding secured from the Robertson Trust, the project offers advice and support to overcome crisis and help address the underlying causes of a crisis and attempts to avoid repeat situations. Getting advice can help people make the most of their budgets and avoid financial difficulties. That help is more important than ever as people's finances become less stable.

### **Energy Advice**

Many people find their bills hard to understand or find it difficult to talk to their supplier. Fuel and energy enquiries have increased significantly over the past few

years and constituted the second largest issue dealt with by Airdrie CAB in 2023/2024. The bureau also participates in energy campaigns, such as Energy Best Deal to raise awareness.

The Safe and Warm Advice service aims to ensure more people are advised on how to use energy safely and efficiently in their homes in order to help reduce their energy bills. The project also raises awareness of the dangers of carbon monoxide poisoning, by explaining how people can spot the symptoms and what to do if they are concerned.

The energy advisers also engage with local communities to support vulnerable people, the digitally excluded and hard-to-reach groups. The energy advisers also undertake community engagement by delivering energy workshops for frontline workers.

### **EU Citizens Support**

This service aims to provide advice to help EU, EEA, and Swiss citizens apply to remain in the UK after it left the European Union. After a successful delivery by Airdrie CAB across the west of Scotland, CAS assumed responsibility in July 2023 for national delivery. Airdrie CAB remains the lead bureaux, receiving referrals from across the wider network.

### **Gambling Support Service**

Around half of adults in Britain take part in some form of gambling without any harm being caused. But for some people and their families, gambling harms are a serious issue, with wide-reaching consequences. The Gambling Support service (GSS), is operated by the Citizens Advice network, to raise awareness of, and reduce the effects of, gambling harms in Scotland.

The service supports people who are facing debt, eviction, homelessness, relationship breakdowns, mental health illnesses, drug and alcohol addictions. These harms can be the cause, or the result, of their gambling - or both.

In addition to GSS providing advice to individual gamblers, the service also provides free training on gambling support to anyone who works with the public. The training is very flexible and can be adapted to a smaller or larger number of people. This project has now been extended until March 2025.

### **Help to Claim Universal Credit**

Universal Credit (UC) is a government welfare benefit payment intended to help with living costs, paid to individuals on a low income or who are out of work. The

Help to Claim Universal Credit project is one of the network's largest and aims to provide support for clients in their Universal Credit application journey, from checking eligibility and entitlement through to supporting to make an application and continuing support up until their first full correct payment of Universal Credit.

From April 2022 Help to Claim became a digital-only service and is no longer funded for face to face support and is instead delivered via a helpline and webchat.

### **In-Court Advice Service North Lanarkshire**

In-Court Advice service North Lanarkshire is a project funded by the Scottish Legal Aid Board, managed by Airdrie Citizens Advice Bureau, in partnership with Motherwell and Wishaw CAB.

The objective of the project is to provide a point of access to people in North Lanarkshire for advice and assistance with housing issues. Primarily, the service exists to prevent homelessness by intervening in situations where clients are facing the repossession of their homes by lenders or eviction from their tenancies. The project strives to provide integrated support to clients.

It comprises of five services:

- Referral Service
- Housing Debt Advice
- In-Court Advice Service
- Simple Procedure Service
- Solicitor (in partnership with Legal Services Agency)

The simple procedure adviser provides specialist advice and assistance to those pursuing and defending simplified procedure claims in the Sheriff Court. The service deals with a number of cases each year on a variety of different issues.

### **Lloyds Pre-Debt Support Project**

Lloyds Bank established a pilot telephone support service in September 2022 which enabled their staff to identify "pre-debt" customers and make appropriate email referrals to the project.

Individuals referred would typically have been refused an overdraft facility or have late payments on personal loans. This refusal would indicate a need for independent and impartial advice on benefits, debt and income maximisation.

CAS successfully bid for the contract to provide this service with Airdrie CAB delivering the pilot from October 2023 until March 2024.

## **Money Talk +**

The Money Talk Plus service, previously Money Talk Team, was launched in October 2022 following the consolidation of the Welfare Reform, Money Talk Team and SG Debt projects. The service is delivered by all 59 bureaux across the network and adopts an asymmetric approach to deliver advice on benefits, income maximisation and debt.

## **Monklands Hospital Outreach (NHS Mental Health Project)**

This service provides patients and out-patients with mental health issues access to advice, often when they are at their most vulnerable. Assistance is provided face to face, by telephone and email – primarily on benefits and form filling.

## **Parent Partnership Project**

The Parent Partnership Project (PPP) is a partnership between the bureau and Covey's family support team. It delivers holistic person-centred support to families referred from educational establishments.

Delivered in North Lanarkshire, as part of the Scottish Government's Social Innovation Partnership, PPP seeks to reinforce links between school, home and the community. The project is a wrap-around service where the families can be helped by CAB with advice on money matters. Support on self-esteem, self-sufficiency and goal setting is provided by Covey.

Funding has been extended from one to three years, until March 2025.

## **The Patient Advice and Support Service**

The Patient Advice and Support service is an independent service which provides free, accessible and confidential information, advice and support to patients, their carers and families in their dealings with the NHS.

The service: -

- provides information, advice and support for anyone who wants to give feedback, make comments, raise concerns or make a complaint about treatment and care provided by the NHS in Scotland.
- help people to understand their rights and responsibilities as a patient.
- works with the NHS in Scotland to improve healthcare provision - work that can be done because of the feedback that is provided.

The service was managed by Airdrie CAB as lead bureau until May 2023 when direct responsibility was assumed by CAS.

### **Pension Wise**

Pension Wise is a free and impartial government service that offers people guidance on their defined contribution pension options. Airdrie bureau is responsible for delivering this service across three bureaux in North Lanarkshire.

Guidance is offered on pension options, tailored to an individual's circumstances, e.g., how each option can affect their tax and benefits, how to shop around and avoid scams. Clients receive a summary of the pension options and the next steps they need to take after their appointment.

### **VANL Action Beyond Courage – Mental Health**

Funding was obtained from Voluntary Action North Lanarkshire to provide the Action Beyond Courage (ABC) project which enabled the bureau to take its services into community settings in and around Airdrie. Advising on benefits, challenging benefit decisions and offering holistic advice, which has proven to reduce stress levels and increase mental good health and wellbeing.

Upon presentation at ABC project, we ask clients to complete questionnaires, which are repeated at the end of our involvement. The results of these show that 89% of service users experienced an extremely positive change in their mental health and wellbeing.

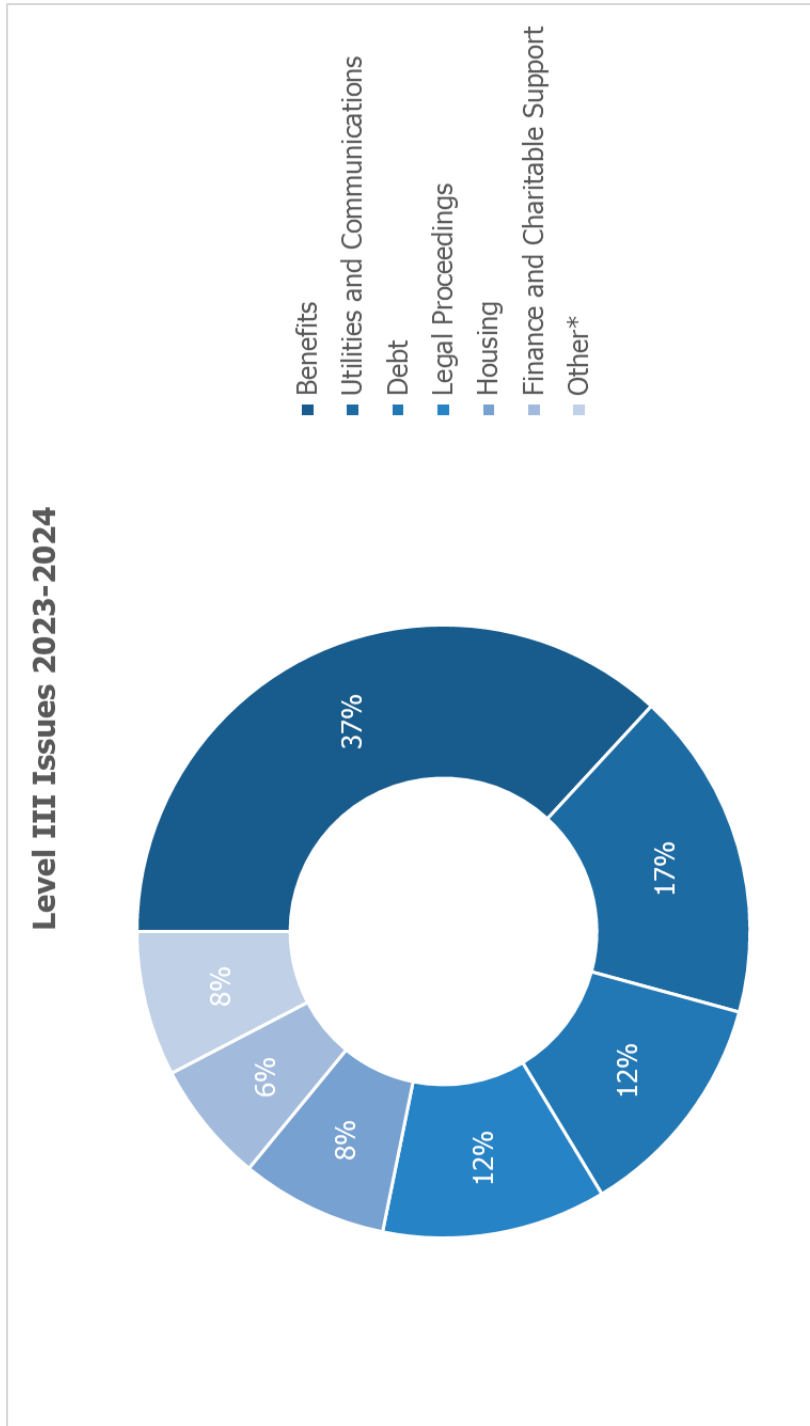
### **Welfare Rights & Tribunal Service**

Airdrie Citizens Advice Bureau has provided representation for clients challenging social security decisions for many years. The service supports individuals by providing representation at both first tier and upper tribunals and provides second-tier advice on welfare rights.

Successful appeals give appellants funds that they are entitled to, with the additional monies helping to improve their lives. The service was self-funded by the bureau until funding was provided by the Henry Smith Foundation.

## Statistics

In 2023-2024 Airdrie CAB services assisted **3,270** individuals with **9,260** enquiries which in turn generated **30,600** issues (Level III). Confirmed Client Financial Gains were **£2.3m**



\*Tax; Employment; Travel, transport and holidays; Consumer; Immigration, Asylum and Nationality; Relationship; Health and community care; Education; NHS Concern or Complaint and Discrimination

## Client Comments

- Absolutely first class! I used this service for the first time and it has been great.
- I couldn't do what was done for me today for myself.
- Thank you very much.
- It's good that you have downstairs so that people can wait and be seen.
- Very efficient and full of knowledge on subjects asked.
- Was seen quickly even though the office is busy, everyone was helpful and polite. Receptionist was very kind.
- With prices going up and up, needed to see if there is any help out there. Thanks!
- Been coming to CAB for years. Always get help. Cheers.
- CAB is one of those places that has always been there. Big thanks for your help today.
- The lady who helped me was very nice and helpful. Got my bus pass sorted and my disability badge sorted.
- Keep going. What you do is help people to solve the problems.
- Lovely staff, great and efficient service.
- Would like to thank CAB for their understanding and time and effort for helping me. Thank you.
- Keep doing what you do and continue to help anyone who needs help. Thank you very much.
- I thought Citizens Advice were very helpful and would recommend them to my friends and family. Thank you.
- Thank you so much for all your help. It really is a vital service.
- Always good service and help. Glad you're still here to help.
- Everyone was cooperative and done job perfectly. Well done.
- Staff very helpful and made me feel at ease. Very friendly.
- Many thanks for all your assistance. Much appreciated.
- Really caring and listen to what you need to say.
- Extremely helpful, making calls on my behalf.
- Excellent service.
- Think the drop-in service is a great idea. Saves waiting for appointment. Well organised as well.
- Thank you very much for your help. Glad about the excellent service at local CAB.
- Very friendly welcome and was assisted appropriately.
- Friendly, polite and very helpful.
- Don't know what I would do without CAB.
- Very obliging and helpful.
- Excellent advice.
- Brilliant staff and very polite and efficient. Extremely professional.

## Thanks to Funders

Thanks to the following organisations for grants/donations made during 2023-24

- Citizens Advice Scotland
- Covey Befriending
- Henry Smith Foundation
- Home Office
- NHS Lanarkshire
- North Lanarkshire Council
- Scottish Legal Aid Board
- Robertson Trust
- VANL





Airdrie Citizens Advice Bureau  
61<sup>A</sup> Stirling Street  
AIRDRIE  
ML6 0AS

Tel: (01236) 754109

Email: [bureau@airdriecab.casonline.org.uk](mailto:bureau@airdriecab.casonline.org.uk)

[www.airdriecab.co.uk](http://www.airdriecab.co.uk)

**Free | Impartial | Confidential | Independent**

Registered Charity Number SC012238

Airdrie Citizens Advice Bureau is a Company Limited by Guarantee No. 157177

Airdrie Citizens Advice Bureau is authorised and regulated by the Financial Conduct Authority FRN 617437

Supported by North Lanarkshire Council